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Dear Retired Member of the State Health Benefit Plan:

We are pleased to announce the 2014 State Health Benefit Plan ("SHBP") Retiree Option Change Period ("ROCP"). This year the ROCP will be held from October 21 through November 8, 2013. There are a number of exciting changes for the 2014 Plan Year. Please take the time to carefully read through all the Plan information provided to you.

If you did not return the postcard from SHBP sent in April, requesting a copy of ROCP printed materials, you will be able to review the Plan information online at www.dch.ga.gov/shbp. **Please NOTE: The deadline for requesting printed materials has passed.** If you did not return a postcard requesting printed materials, this is the last mailing you will receive from SHBP concerning ROCP. However, you are still responsible for carefully reviewing your Summary Plan Description ("SPD"), Summary of Benefits and Coverage ("SBC"), SHBP Decision Guide and other documents available online in October through <http://dch.georgia.gov/state-health-benefit-plan-shbp> that detail the significant changes to your Plan Options for the upcoming year.

Changes for All Members:

- **GO GREEN!** SHBP has gone GREEN and encourages you join us. This year, SHBP has made it even easier for retirees to select their 2014 elections using one of the following communication tools:
 - **Web Portal:** All members can make their election online on the new year-round web portal at www.mySHBPga.adp.com. Members can also use the website to make changes to their coverage due to a qualifying event, Medicare enrollment or to update personal information (address, name, etc). **Please NOTE:** You must have a valid email address and register using registration code SHBP-GA, before you can access the website and make your health coverage election.
 - **Mail:** Members who returned the postcard requesting printed copies of ROCP materials will receive them at their mailing address. You can then simply make a call to inform SHBP of your elections.
 - **Telephone:** Retirees who are unable to make their election online, may call the SHBP Call Center (1-800-610-1863) and a representative will take your election request over the phone. However, we encourage members to review the materials and make their election online if at all possible to ensure accuracy.
- **NEW VENDORS.** New companies will be administering the Plan starting January 1, 2014. After a lengthy and careful selection process, three companies were awarded contracts to administer the self-insured Plan options. BlueCross BlueShield of Georgia Inc. ("BCBSGA") will provide medical claims administration and medical management services for all Plan options and the Medicare Advantage PPO ("MA PPO") Plans; Express Scripts, Inc. will administer pharmacy benefits; and Healthways, Inc. will administer wellness programs and related incentives for the non- MA PPO Plans. The new plan contracts will be effective for Plan Year 2014, which begins on January 1, 2014. UnitedHealthcare and CIGNA will no longer be available.



- **ID CARDS.** All members will receive new Identification cards before January 1. Members with dependents will receive cards for each individual covered under their Plan. Because of mailing restrictions, members may receive cards at different times.

Retirees Enrolled in the Medicare Advantage (MA) Plan

SHBP will offer both MA PPO Standard and MA PPO Premium options. Benefits for MA PPO Plans have been designed to mirror the current SHBP MA PPO Plans.

- Members enrolled in one of the SHBP MA PPO Plans may continue to use any provider that is Medicare eligible.
- Premiums will not increase for the MA PPO Plans.

Retirees under age 65

Retirees not enrolled in one of the SHBP MA PPO Plan Options will have the choice of enrolling in one of the three (Bronze, Silver or Gold) consumer-driven, PPO Plan Options with an HRA. The existing plan options- the HMO, HDHP and current HRA will not longer be offered.

SHBP is focused on improving the health and wellness of our members. As such, the Plan Options for Plan Year 2014 are designed to keep members active and engaged in their short- and long-term health outcomes.

- Plan options have been simplified.
 - All Plan options are consumer-driven, PPO plan options offer medical benefits, pharmacy benefits and Health Reimbursement Arrangement (“HRA”) Accounts.
 - Prescription benefits are the same in each Plan option.
 - All members get a starting balance in an HRA Account.
- All Plan options are “wellness options.”
 - All members can increase the amount of money (up to \$480 per employee and up to \$480 per covered spouse) by completing wellness activities during the year.
 - All members who take certain maintenance medications for certain medical conditions are able to qualify for prescription payment waiver programs by actively participating in condition management programs.
- Given the new plan designs, members should carefully review their regular medical expenses together with the SBC, the entire Decision Guide, and other documents describing these new changes before making a choice of Bronze, Silver, or Gold.



This is a summary of Plan changes. For complete details, please refer to the 2014 Retiree Decision Guide and other Plan information, including the 2014 Retiree Presentation, which will be available on the website at www.dch.georgia.gov/shbp.

REMEMBER: SHBP will not provide paper forms; you must make your election either by going online at www.mySHBPga.adp.com or by contacting the SHBP Call Center at 800-610-1863. Please remember unless you experience a qualifying event you will not be able to change your elections until the next ROCP.

If you choose not to make an election, here is what will happen:

- Members enrolled in a the HRA, HDHP or HMO (early retirees) will be enrolled in the Bronze level of coverage. This is the level of coverage with the lowest premium, but it also has the highest deductible and the smallest base HRA contribution. You should expect to pay out of pocket expenses for all medical treatment (other than treatment coded as “preventive care”) that costs more than \$100.
- Members enrolled in one of the MA PPO Plans will be enrolled in the BCBSGA level of coverage in which they are currently enrolled with their **present vendor. This option is designed to mirror the 2013 Plan Year** coverage
- Members enrolled in the TRICARE Supplement will remain in the TRICARE Supplement

SHBP Legal Notices

Please note that material changes have been made to SHBP’s Notice of Privacy Practices (“NPP”). A copy of the revised NPP, along with the Women’s Health and Cancer Rights Act Notice, the Newborns’ and Mothers’ Health Protection Act Notice, and SHBP’s election to be exempt from certain requirements of HIPAA, may be found at <http://dch.georgia.gov/shbp-legal-notices>. You may also receive a paper copy of these notices free of charge by calling 1-800-610-1863. A copy of the 2014 Creditable Coverage Notice is enclosed, as required.

Availability of Summary of Benefits and Coverage

As a retiree, the health benefits available to you provide important protection for you and your family in the case of illness or injury.

Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (“SBC”), which summarizes important information about any health coverage option in a standard format, to help you compare across options.



An updated SBC will be available on the web in October at:
<http://dch.georgia.gov/documents/2013-summary-benefits-and-coverage>. A paper copy is also available, free of charge, by calling 1-800-610-1863 (a toll-free number).

If you have questions regarding benefits, customer service representatives will be available to answer your calls after October 1, 2013. Contact information for the vendors will be included in the 2014 Decision Guide. If you have not already received the retiree meeting schedule, the meeting list will be available on the website at www.dch.georgia.gov/shbp.

Sincerely,

The State Health Benefit Plan